

REMARKS/ARGUMENT

In response to the Office Action mailed April 10, 2008, Applicant respectfully requests the Office to enter the amendments set forth above and consider the following remarks. Claims 1-4, 7-16 and 18-31 were rejected in the Office Action. By this amendment, Applicants amend claims 1, 10, 22, 28, and 29. No new matter has been added. After entry of this paper, claims 1-4, 7-16, and 18-31 will be pending in this application. Reconsideration is respectfully requested.

Rejections Under 35 U.S.C. §103(a)

Claims 1-4, 7-16 and 18-31 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Nobakht et al (U.S. Patent No. 7,111,051 B1) in view of Zhao et al. (U.S. Patent No. 6,496,950). Applicants respectfully traverse this rejection.

Without acquiescing to the rejection and in the interest of expediting prosecution, Applicants have amended the claims to even further clarify the recited invention over the cited art. The rejected claims recite memory card wallets and methods comprising content addressable memory and related features directed to securely implementing user information and/or user passwords corresponding to websites or card readers. See, e.g., Pending Application, Abstract, Figs. 1-3b, and paragraphs 0001, 0009-0010, 0021, 0031, 0038 and 0044. Specifically, in regard to such features, each of the independent claims has been amended to clarify, *inter alia*, server identifiers or website addresses or user information associated with the server identifiers in response to a user input of the server identifiers and user information to the host computer.

In contrast, Nobakht teaches a smart card issued to a specified person for purposes of authorizing access to URLs and information appropriate for that person's status when he or she inserts the card into a workstation card reader. An owner of a target website 120 provides target information to the owner of a system server 110 that provides a target URL and authorized user information to a smart card producer 140. The smart card producer 140 produces the smart card with the target URL and authorized user information. (column 5, lines 30-45). Specifically, Nobakht discloses reading the user information from a smart card and providing target URLs and

information without any features that might prevent an unauthorized person from gaining access by inserting a stolen card. See, e.g., column 2, lines 13-27. Thus, for example, Nobakht is suited for systems and methods wherein external websites serve as controllers, and “provid[e] target information ... without having to advertise the URL associated with the target information,” or “collect personal information from the authorized users (e.g., age, gender, income level, and hobbies) ... and provide smart cards to a selected subset of authorized users [to, for example] provide information on automobiles only to those authorized users old enough to drive” (column 2, lines 28-32 and 36-41). Further, the card of Nobakht retrieves the information from the card and accesses the target internet site stored in the card, but not stored with user input (column 7, lines 14-30). This is not “an interface for receiving a server identifier from a host computer in response to a user input of the server identifier to the host computer” or “said at least one pre-determined server identifier and said user information being received via the interface from the host computer in response to user input to the host computer” as recited in claim 1. The preprogrammed smart cards of Nobakht are provided to the user by the smart card producer 140. The user does not provide the URLs to the smart card producer 140 of Nobakht, and thus the card of Nobakht does not store user information and user passwords corresponding to user-selected websites as recited in claim 1. Further the URLs and authorization user information of Nobakht are stored in the card, but Nobakht does not disclose or suggest a controller that stores the server identifiers and user information in the memory if there is not a match or partial match between the received server identifier and the pre-determined server identifiers as recited in claim 1. Instead, the card of Nobakht merely provides the stored URL and authorization user information for the server that requests the contents.

In the Office Action on page 12, paragraph number 7, it is asserted that Nobakht an input device 133 that provides the user input recited in claim 1. The input device 133 of Nobakht may be a remote control or a wireless keyboard (column 3, lines 62-63). However, this is not user input of the server identifier as recited in claim 1. The input device 133 controls a set top box 131, which controls a video display 132. The server identifiers stored in and received by the memory card of claim 1 are received from a host computer in response to user input. The identifiers stored in the memory

card of Nobakht are generated by and stored at the smart card producer 140, and not by user input. The user information stored in and received by the memory card of claim 1 are received from a host computer in response to user input of the server identifier. The smart card producer 140 of Nobakht provides the user authorization information, and not a user input. At best the target website 120 of Nobakht provides the user with choices of other websites that the user can select. (see column 7, line 63- column 8, line 5). But in this instance, the user merely selects a choice provided by the target website 120. The website 120 controls the choices of the internet surfing of the user. This, however, is not a card that stores user information and passwords corresponding to user-selected websites, or matching of received identifiers with the identifiers stored in the content addressable memory as recited in claim 1. Accordingly, Nobakht fails to teach or suggest the interfaces, the content addressable memories as well as the controllers and other associated features now recited in independent claims 1, 10, 22, 28 and 29.

Nobakht fails to teach or suggest at least “receiving at least one pre-determined user-selected server identifier and said user information via an interface of the memory card wallet from a host computer in response to user input of said user-selected server identifier and said user information to the host computer” recited in claim 10. Nobakht fails to teach or suggest at least “receiving by a host a memory card wallet that stores one or both of user information and user passwords corresponding to user-selected websites or card readers in a content addressable memory located in said memory card wallet, said passwords and said user information being received via an interface of the memory card wallet from the host in response to user input of said passwords and said user information to the host” as recited in claim 22. Nobakht fails to teach or suggest at least “the host computer providing said prompt to said user, the host computer providing said at least one pre-determined server identifier and said user information to the controller in response to user input of said at least one pre-determined server identifier and said user information via the third interface to the host computer” as recited in claim 28. Nobakht fails to teach or suggest at least “said passwords and said user information stored in said memory card wallet being received via an interface of the

memory card wallet from the client computer in response to user input of said passwords and said user information to the client computer” as recited in claim 29.

As noted by the Examiner, Nobakht does not disclose a controller coupled to an interface and the content addressable memory including processing components to read, program and erase the memory. Zhao fails to teach or suggest server identifier from a host computer in response to a user input of the server identifier recited in independent claims 1, 10, 22, 28 and 29.

Accordingly, because the independent claims under rejection recite the distinguishing limitations set forth above, it is respectfully submitted that claims 1, 10, 22, 28 and 19 are patentable over Nobakht and Zhao. With respect to the remaining claims under rejection (claims 2-4, 7-9, 11-16, 18-21 and 23-27), these claims directly or indirectly depend upon independent claims 1, 10, 19, 28 and 29, and are thus allowable for at least the same reasons as their respective base claims.

Applicants further note that neither Nobakht nor Zhao either individually or in combination teach or suggest “the controller stores user information associated with the received server identifier and received from the user via the interface and the received server identifier in the content addressable memory in the event that there is not a match or partial match between the received server identifier and any of the at least one pre-determined server identifiers” recited in claim 7. As noted above, the smart card of Nobakht includes URL and target information that is provided by the external site that provides the smart card to the user. This is not the user information received from the user as recited in claim 7. Nor does Zhao teach or suggest such as a feature. Zhao is directed to testing of smart cards. Applicants note that it is asserted in the Office Action on page 4 that Nobakht teaches a controller storing user information in the event that there is not a match or partial match as recited in claim 7. The cited portions of Nobakht refer to “preventing unauthorized reading from and/or writing to a non-volatile memory 300.” See Nobakht, column 4, lines 21-26. In contract, claim 7 recites the controller stores user information associated with the received server identifier and received from the user via the interface and the received server identifier in the content addressable memory in the event that there is not a match or partial match between the received server identifier and any of the at least one pre-determined server identifiers. The

matching for authorization has been cited in Nobakht. It is not the claimed storing in the event of no match or a partial match as recited in claim 7. Lacking at least this claim feature, Nobakht and Zhao, cannot render claim 7 unpatentable

Applicants further note that neither Nobakht nor Zhao, either individually or in combination, teach or suggest “the controller erases said at least one pre-determined server identifier and said user information associated with said at least one pre-determined server identifier in response to an erase command from server associated with said received server identifier” recited in claims 8 and 9 or “the erase command being generated in response to a user command provided to said server prior to an access corresponding to said server identifier” recited in claim 9. Nobakht merely discloses “CPU 210 erases the target Internet site URL 333 from SDRAM 218 upon removal of smart card 232.” (column 8, lines 9-11). The erasing of the URL in Nobakht is in response to the removal of the smart card 232, and not “in response to an erase command from server associated with said received server identifier” as recited in claims 8 and 9. Likewise, Zhao does not teach or suggest these claim features. As understood, Zhao merely discloses testing a content addressable memory using a series of read and write operations. This is not the erasing of a server identifier and user information as recited in claims 8 and 9. Even if the combination of Nobakht and Zhao is proper, which applicant does not concede, the combination of Nobakht and Zhao does not teach or suggest the erasing a server identifier and user information as recited in claims 8 and 9. For similar reasons, the combination of Nobakht and Zhao does not teach or suggest the erasing a server identifier and user information as recited in claims 19 and 20. Lacking at least this claim feature, Nobakht and Zhao cannot render claims 8-9 and 19-20 unpatentable.

Therefore, it is respectfully submitted that claims 1-4, 7-16 and 18-31 are not rendered unpatentable by Nobakht in view of Zhao, and that the rejections under §103(a) should be withdrawn.

Conclusory Remarks

In view of the above, it is respectfully submitted that all of the pending claims are in condition for allowance and favorable action by the Examiner is requested.

The Examiner is invited to call Applicant's attorney at the number below in order to speed the prosecution of this application.

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account **No. 07-1896** referencing Attorney Docket No. **351913-910800**.

Respectfully submitted,

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